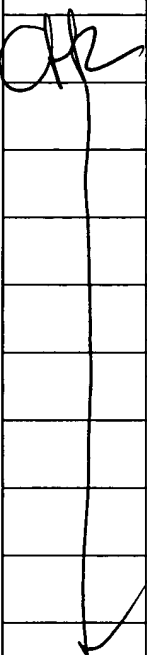
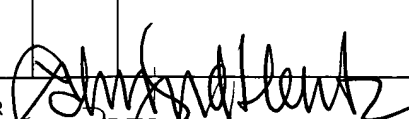



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LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)				APPLICANT DANIEL NEWMAN			
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U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	6,058,381	05/02/00	Nelson	705	40		
	6,047,268	04/04/00	Bartoli et al.	705	35		
	6,041,316	03/21/00	Allen	705	52		
	6,035,285	03/07/00	Schlect et al.	705	30		
	6,029,151	02/22/00	Nikander	705	39		
	6,029,150	02/22/00	Kravitz	705	39		
	6,016,484	01/18/00	Williams et al.	705	39		
	6,014,646	01/11/00	Vallee et al.	705	39		
	5,999,919	12/07/99	Jarecki et al.	705	40		
	5,987,429	11/16/99	Maritzen et al.	705	31		

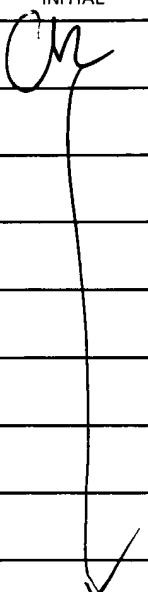
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DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT		

OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)		

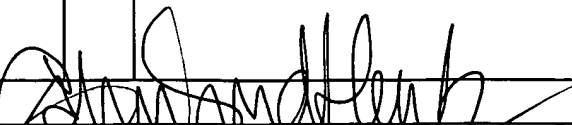
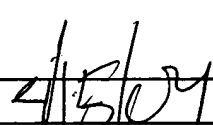
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U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	5,987,140	11/16/99	Rowney et al.	380	49		
	5,987,132	11/16/99	Rowney	380	24		
	5,983,208	11/09/99	Haller et al.	705	40		
	5,978,485	11/02/99	Rosen	380	49		
	5,963,924	10/05/99	Williams et al.	705	40		
	5,930,777	06/27/99	Barber	705	40		
	5,905,736	05/18/99	Ronen et al.	370	546		
	5,903,878	05/11/99	Talati et al.	705	26		
	5,899,980	05/04/99	Wilf et al.	705	26		
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	5,889,863	03/30/99	Weber	380	25		
	5,850,446	12/15/98	Berger et al.	380	24		
	5,848,400	12/08/98	Chang	705	35		
	5,826,241	10/20/98	Stein et al.	705	26		
	5,794,221	08/11/98	Egendorf	705	40		
	5,787,402	07/28/98	Potter et al.	705	37		
	5,778,067	07/07/98	Jones et al.	380	24		
	5,757,917	05/26/98	Rose et al.	380	25		
	5,710,889	01/20/98	Clark et al.	395	244		
	5,692,132	11/25/97	Hogan	395	227		
	5,592,376	01/07/97	Hodroff	395	214		

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OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)	

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02717.000100.APPLICATION NO.
09/729,815APPLICANT
DANIEL NEWMANFILING DATE
December 6, 2000GROUP
2164

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>OK</i>	6,304,864 B1	10/16/01	Liddy et al.	706	15	
	6,092,053	07/18/00	Boesch et al.	705	26	
	6,058,381	05/02/00	Nelson	705	40	
	5,926,798	07/20/99	Carter	705	26	
	5,877,759	03/02/99	Bauer	345	339	

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	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT

OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>OK</i>	"Making Banking Easier; Microsoft Money 97 Aims for Better Online Financial Action" Tulsa World, 19 October 1996.
	"Agents That Buy and Sell" (Maes, Guttman, et al.), Communications of the ACM, March 1999, vol. 42, No. 3.
	"Micro Payment Transfer Protocol (MPTP)" (Version 0.1 W3C Working Draft) 22 November 1995 [retrieved on 26.03.02], retrieved from the Internet, <www.w3.org/TR/WD-mptp-951122>.
	"White Paper: Joint electronic Payment Initiative" (W3C Note) 19 may 1997 [retrieved on 28.03.02], retrieved from the Internet <www.w3.org/TR/NOTE-jepi-970519>.
	"The Challenge of Online Trust in B2B" (white paper by Netmarkets Europe) February 2001, retrieved from the Internet: <www.netmarketseurope.com>.

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